

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: YOLANDA D ALFORD

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Case No.: 09-38966

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/20/2009.
- 6) Number of months from filing to the last payment: 0
- 7) Number of months case was pending: 5
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 56,600.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ .00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	\$ .00

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ .00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ .00

Attorney fees paid and disclosed by debtor \$ 500.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NATIONAL CITY MORTGA	SECURED	124,083.00	123,219.53	.00	.00	.00
NISSAN MOTOR ACCEPTA	SECURED	6,200.00	11,086.34	11,086.34	.00	.00
NISSAN MOTOR ACCEPTA	UNSECURED	5,170.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	SECURED	141,394.00	.00	.00	.00	.00
WELLS FARGO FINANCIA	SECURED	.00	.00	7,000.00	.00	.00
WFFINANCE	OTHER	.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	621.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	10,504.00	NA	NA	.00	.00
BEST BUY/HSBC	UNSECURED	4,045.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	3,045.00	NA	NA	.00	.00
CHASE	UNSECURED	8,040.00	NA	NA	.00	.00
CITI CARDS	UNSECURED	6,169.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	6,735.00	7,400.83	7,400.83	.00	.00
DISCOVER FINANCIAL S	UNSECURED	7,767.00	7,767.78	7,767.78	.00	.00
FREIDMAN & WEXLER LL	UNSECURED	16,171.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,423.00	2,423.46	2,423.46	.00	.00
HFC	OTHER	.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	1,438.00	1,607.82	1,607.82	.00	.00
DEPT STORES NATIONAL	UNSECURED	2,119.00	2,809.13	2,809.13	.00	.00
ROGERS & HOLLANDS	UNSECURED	9,700.00	NA	NA	.00	.00
SEARS/CBSD	UNSECURED	5,734.00	NA	NA	.00	.00
MACYS DSNB	UNSECURED	307.00	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	7,731.00	8,498.14	8,498.14	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO HOME MOR	OTHER	.00	NA	NA	.00	.00
WELLS FARGO BANK NA	UNSECURED	4,738.00	5,040.44	5,040.44	.00	.00
WELLS FARGO BANK NA	UNSECURED	8,003.00	8,581.64	8,581.64	.00	.00
WELLS FARGO FINANCIA	OTHER	.00	NA	NA	.00	.00
WFNNB LIMITED	UNSECURED	917.00	NA	NA	.00	.00
WFNNB/METROSTYLE	UNSECURED	502.00	NA	NA	.00	.00
WFNNB/NY & CO	UNSECURED	199.00	NA	NA	.00	.00
WFNNB/VICTORIA SECRE	UNSECURED	844.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	733.00	NA	NA	.00	.00
SIMMANON ALFORD	OTHER	.00	NA	NA	.00	.00
ROGERS & HOLLANDS	SECURED	NA	10,761.22	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	7,000.00	.00	.00
Debt Secured by Vehicle	11,086.34	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	18,086.34	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	44,129.24	.00	.00

**Disbursements:**

Expenses of Administration	\$	.00	
Disbursements to Creditors	\$	.00	
<b>TOTAL DISBURSEMENTS:</b>		\$	.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/16/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.